

## OFFICE OF THE STANDING CHAPTER 13 TRUSTEE

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*For Payments Only:*  
PO Box 933  
Memphis, TN 38101-0933

10/24/2024

April Emmert  
168 Liberty Avenue  
Manahawkin, NJ 08050

Re: Chapter 13 Case No. 19-31639 / MEH

Dear Debtor(s):

The Trustee's records indicate that payments to your Chapter 13 Plan are complete, subject to final review by the Trustee. Please stop sending payments to this office unless you were advised otherwise by your attorney or the Trustee.

If your Trustee plan payments are deducted from your pay (wage order), please send a copy of this letter to your employer as notification that your case has been closed as completed and, as such, no further funds should be deducted from your wages for the purpose of funding your Chapter 13 Plan.

Any over-payment that may have been made to your plan will be refunded to you within 90 days.

The Trustee's Final Report and Account will be filed with the Court after all outstanding checks to creditors in your case have been negotiated and after a final audit of your case. Upon the filing of the Trustee's Final Report and Account, the Court will review the case for issuance of a discharge, if applicable, and a Final Decree closing the case. If you are entitled to a discharge, your discharge papers will be sent to you directly from the Bankruptcy Court, usually within 120 days of the date of this letter. If you do not receive them, please contact your attorney. Please note that a discharge will not be entered unless and until all requirements pursuant to 11 U.S.C. § 1328 have been met, a Certification in Support of Discharge has been filed with the court, and all federal and local rules of procedure have been satisfied. In addition, please confer with your attorney regarding the prompt filing of a Motion to Cancel and Discharge Mortgage or Other Lien, if applicable.

An accounting of your case showing all receipts and disbursements may be reviewed by accessing the National Data Center ([www.ndc.org](http://www.ndc.org)) upon proper registration. Should you have any questions regarding your case or your discharge, please contact **your attorney**. Thank you.

Very truly yours,  
**Albert Russo**  
Standing Chapter 13 Trustee  
by: Chapter 13 Case Auditing Dept. / NM